

**New Premium Rates – Effective June 21, 2026**

Premium rates for the **1<sup>st</sup>choice** benefit plans were reviewed in the spring of 2026 and revised rates have been approved. Below is a summary of the current premium rates and the new premium rates that will be implemented on the pay period of June 21 – July 4, 2026.

Plan	Bi-weekly Premium up to June 20, 2026		Bi-weekly Premium as of June 21, 2026	
	EMPLOYER	EMPLOYEE	EMPLOYER	EMPLOYEE
<b>Dental</b>				
Core – Single	\$24.98	\$0.00	\$26.23	\$0.00
Core – Family	\$62.45	\$0.00	\$65.57	\$0.00
Enhanced – Single	\$24.98	\$11.99	\$26.23	\$12.59
Enhanced – Family	\$62.45	\$29.97	\$65.57	\$31.47
<b>Prescription Drugs</b>				
Core – Single	\$17.05	\$17.05	\$17.39	\$17.39
Core – Family	\$34.13	\$34.13	\$34.81	\$34.81
Enhanced – Single	\$17.05	\$23.82	\$17.39	\$24.30
Enhanced – Family	\$34.13	\$47.63	\$34.81	\$48.59
<b>Extended Medical Benefits</b>				
Core – Single	\$9.50	\$9.50	\$9.79	\$9.79
Core – Family	\$18.96	\$18.96	\$19.53	\$19.53
Enhanced – Single	\$9.50	\$25.79	\$9.79	\$27.62
Enhanced – Family	\$18.96	\$51.64	\$19.53	\$55.31
<b>Long Term Disability (Employer Paid)</b>				
Percent of Insurable Salary	2.00%	0.00%	2.00%	0.00%

The Core Life Insurance and Accidental Death and Dismemberment (AD&D) premium is calculated on each \$1,000 of your eligible insurable salary. While the premium rate is quoted monthly, it is deducted bi-weekly. To convert the monthly premium to a bi-weekly rate, multiply the monthly rate by 12 and divide it by the number of pay periods in the year, typically 26.

	Monthly Premium up to June 20, 2026		Monthly Premium as of June 21, 2026	
	EMPLOYER	EMPLOYEE	EMPLOYER	EMPLOYEE
<b>Core Life Insurance</b>	\$0.0102	\$0.0051	\$0.0127	\$0.0064
<b>Accidental Death and Dismemberment (AD&amp;D)</b>	\$0.0064	\$0.0032	\$0.0064	\$0.0032

**Dependent Life Insurance (Employee Paid) - Bi-weekly Rate \$1.384**

**Enhanced Life Insurance (Employee Paid) – Monthly Rate**

The 1stchoice rates are based on your age, gender and smoking status. The following tables show the monthly premiums for each \$1,000 of insurance

MALE	Monthly Premium up to June 20, 2026		Monthly Premium as of June 21, 2026	
	Non-Smoker	Smoker	Non-Smoker	Smoker
AGE				
Under 36	\$0.03	\$0.04	\$0.03	\$0.04
36-45	\$0.04	\$0.06	\$0.04	\$0.06
46-50	\$0.09	\$0.14	\$0.09	\$0.14
51-55	\$0.17	\$0.26	\$0.17	\$0.26
56-60	\$0.37	\$0.55	\$0.37	\$0.55
61-64	\$0.53	\$0.80	\$0.53	\$0.80
65-69	\$0.76	\$1.13	\$0.76	\$1.13

FEMALE	Monthly Premium up to June 20, 2026		Monthly Premium as of June 21, 2026	
	Non-Smoker	Smoker	Non-Smoker	Smoker
AGE				
Under 36	\$0.02	\$0.03	\$0.02	\$0.03
36-45	\$0.03	\$0.05	\$0.03	\$0.05
46-50	\$0.07	\$0.11	\$0.07	\$0.11
51-55	\$0.13	\$0.20	\$0.13	\$0.20
56-60	\$0.24	\$0.36	\$0.24	\$0.36
61-64	\$0.33	\$0.49	\$0.33	\$0.49
65-69	\$0.46	\$0.69	\$0.46	\$0.69

**Duration of Premium Rates**

When premium rates are set, they represent the ‘best estimate’ to adequately fund the plans for the future. Periodic premium rate reviews are necessary to determine whether adjustments are required. Although some rates may remain unchanged between Choice Times, other rates may have to change due to factors which are not controllable or predictable. **Premium rates are not guaranteed between Choice Times.**

## **How Premium Rates are Determined**

### **Health Benefit Plans (Dental, Extended Medical, Prescription Drugs)**

The health benefit plans are administered by two separate Boards of Trustees, the Trustees of the Government of Alberta Dental Plan Trust and the Trustees of the Government Employees Group Extended Medical Benefits Plan and the Prescription Drug Plan Trust.

Both Boards of Trustees use Alberta Blue Cross to adjudicate all submitted claims and pay the benefits in accordance with the terms and conditions of the plans. The Trustees annually review and recommend the premium rates for the plans after an analysis by an independent actuary. The recommended rates are approved by the employer, represented by the Public Service Commission, before they are implemented. Alberta Blue Cross does not set or influence the premium rates for the plans.

The following factors are considered when determining the premium rates for the benefit plans:

- The cost, including expected inflation, of the products and services covered under the plans;
- The expected cost of any new benefits or improvements to existing benefits coverage;
- Expected plan usage based upon the benefits paid from claims submitted for employees and eligible family members, administration expenses, required reserve levels and the demographics of the group;
- The number of employees covered relative to the number eligible to be covered (this is the participation rate);
- The financial state of the plans – a surplus or deficit.